

Group Legal PlanSM — Protect yourself with access to more than 9,500 participating attorneys.

If you've ever hired a lawyer, you know how quickly the bills can add up. With MetLaw^{®1} — the group legal plan from Hyatt Legal Plans, a MetLife company — employees can get legal advice and assistance at an affordable price.

Low monthly cost for unlimited use of the plan.

No matter how many times you use a participating attorney over the course of the year for covered legal matters, all you pay is your monthly premium. No co-payments and no deductibles. Just your affordable MetLaw premium, which can be conveniently deducted from your paycheck. (If you choose a non-plan attorney, you will be responsible for a portion of the cost.*) Your spouse and children also have access to the plan benefits.

Assistance with a wide range of legal needs.

Participating attorneys have an average of 22 years of experience and are well qualified to assist you in a wide range of legal matters,² including:

- Estate Planning Documents, Including Wills and Trusts
- Real Estate Matters
- Identity Theft
- Financial Matters, Such as Debt-Collection Defense
- Traffic Offenses
- Document Review
- Family Law, Including Uncontested Adoption and Name Change
- Advice and Consultation on Personal Legal Matters
- And More

Easy access to more than 9,500 participating attorneys.

With MetLaw, you'll have quick, easy access to a nationwide network of more than 9,500 participating attorneys. Simply visit our website or speak to a customer service representative for a list of the participating attorneys in your area. Or, you also have the option to use a nonparticipating attorney and be reimbursed according to our fee schedule.*

Peace of mind for you and your dependents.

According to an article by the American Bar Association, half of all consumers who need a lawyer do not seek legal help, partly because they don't know how to find a good attorney.³ So why wait? Complete your MetLaw enrollment today and you'll have easy, affordable access to a qualified attorney should you or your dependents need one tomorrow.

Enroll now so that MetLaw will be there when you need it.

For more information or to enroll, call **1 800 GET-MET 8** or visit **www.metlife.com/mybenefits**. Keep in mind, if you do not enroll during the enrollment period, you will have to wait until the next plan year's enrollment period.

Hyatt Legal Plans[®] A MetLife Company

*You will be responsible to pay the difference between the plan's payment schedule and the attorney's charge for the "covered services" and the full amount of the fees for services that are not "covered services" under the plan.

1. MetLaw is offered by Hyatt Legal Plans, Inc., Cleveland, OH. In certain states, the plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

2. For more specific information, please refer to www.metlife.com/mybenefits.

3. "Public Perception of Lawyers Consumer Research Findings," Prepared on Behalf of Section of Litigation, American Bar Association, and April, 2002.

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